

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINIOS

In re: JOEL J. AMETTIS	§	Case No. 15-80258
HOPE D. AMETTIS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/02/2015.
- 2) The plan was confirmed on 07/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/08/2018.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$150,226.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,489.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 52,866.00	
Less amount refunded to debtor(s)	\$ 3,821.15	
NET RECEIPTS		\$ 49,044.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,672.58	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,672.58
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
JPMORGAN CHASE BANK NA	Sec	19,384.73	19,384.73	16,651.88	16,651.88	2,880.75
JPMORGAN CHASE BANK NA	Uns	0.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Sec	0.00	32,404.93	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC	Sec	0.00	29,984.79	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Sec	0.00	130,811.59	0.00	0.00	0.00
VW CREDIT, INC.	Sec	0.00	12,939.34	0.00	0.00	0.00
ARNOLD HARRIS	Uns	358.00	NA	NA	0.00	0.00
CAP1/BSTBY	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	831.74	831.74	831.74	0.00
CENTEGRA HOSPITAL	Uns	360.00	NA	NA	0.00	0.00
CENTEGRA PHYSICIAN CARE	Uns	50.00	NA	NA	0.00	0.00
CENTER FOR CARDIVASCULAR	Uns	70.00	NA	NA	0.00	0.00
CHARTER ONE BANK	Uns	0.00	NA	NA	0.00	0.00
CHASE CARD	Uns	1,880.00	NA	NA	0.00	0.00
CHASE PIER 1	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,440.00	1,363.21	1,363.21	1,363.21	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,675.94	2,675.94	2,675.94	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITIZENS BANK	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	385.13	385.13	385.13	0.00
PORTFOLIO RECOVERY	Uns	0.00	482.07	482.07	482.07	0.00
DISCOVER FIN SVCS LLC	Uns	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	972.00	971.60	971.60	971.60	0.00
FLR SOLUTION	Uns	0.00	NA	NA	0.00	0.00
GEICOR/OLD NAVY	Uns	0.00	NA	NA	0.00	0.00
GEICOR/JC PENNEY	Uns	0.00	NA	NA	0.00	0.00
GEMBA/WALMART	Uns	475.00	NA	NA	0.00	0.00
GRICOR/EMPIRE	Uns	0.00	NA	NA	0.00	0.00
HARRIS	Uns	1,295.00	NA	NA	0.00	0.00
HARVARD COLLECTION	Uns	0.00	NA	NA	0.00	0.00
BECKETT & LEE LLP	Uns	1,024.00	1,024.13	1,024.13	1,024.13	0.00
LANE BRYANT RETAIL/SOA	Uns	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	3,728.00	3,716.68	3,716.68	3,716.68	0.00
OAC	Uns	125.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	7,000.00	NA	NA	0.00	0.00
ROYAL HOLIDAYS	Uns	2,876.00	NA	NA	0.00	0.00
SANJAY JULIA/KEVIN EGAN	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,312.98	3,312.98	3,312.98	0.00
SYNCB/GAP	Uns	0.00	NA	NA	0.00	0.00
SYNCB/MERVYNS	Uns	0.00	NA	NA	0.00	0.00
TNB - TARGET	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME PROJECTS	Uns	0.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Uns	0.00	4,457.14	4,457.14	4,457.14	0.00
WELLS FARGO BANK	Uns	2,407.00	2,218.75	2,218.75	2,218.75	0.00
EMILY TORRES	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	400.27	400.27	400.27	0.00
ERIC PRATT LAW FIRM PC	Lgl	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16,651.88	\$ 16,651.88	\$ 2,880.75
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 16,651.88	\$ 16,651.88	\$ 2,880.75
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 21,839.64	\$ 21,839.64	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,672.58	
Disbursements to Creditors	\$ 41,372.27	
TOTAL DISBURSEMENTS:		\$ 49,044.85

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/13/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.